

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
WILKES-BARRE DIVISION

In re: §
Reiley, Marie J. § Case No. 5:18-bk-04484-RNO
§
§
Debtors(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/23/2018. The undersigned trustee was appointed on .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of	\$	16,961.67
Funds were disbursed in the following amounts:		
Payments made under an interim disbursement		0.00
Administrative Expenses		8,382.08
Bank Service Fees		0.00
Other Payments to Creditors		1,751.84
Non-Estate funds paid to 3 rd Parties		0.00
Exemptions paid to the Debtor		0.00
Other Payments to Debtor		0.00
Leaving a balance on hand of ¹	\$	6,827.75

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/23/2019 and the deadline for filing governmental claims was 07/23/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$2,446.17. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$2,446.17, for a total compensation of \$2,446.17.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00.²

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 10/18/2019

By : /s/ William G.Schwab

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 18-04484
Case Name: Reiley, Marie J.

Judge: Robert N. Opel II

Trustee Name: William G. Schwab
Date Filed (f) or Converted (c): 10/23/2018 (f)
341(a) Meeting Date: 11/27/2018
Claims Bar Date: 05/23/2019

For Period Ending: 10/18/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 614 West Market Street Pottsville PA 17901-0000	21,000.00	0.00	OA	0.00	FA
2. 624 West Arch Street Pottsville PA 17901-0000	3,900.00	0.00	OA	0.00	FA
3. 612 W. Market Street Pottsville PA 17901-0000	22,500.00	0.00	OA	0.00	FA
4. 212 N. Second Street Pottsville PA 17901-0000	4,000.00	0.00	OA	0.00	FA
5. 402 N. Delaware Avenue Minersville PA 17954-0000	13,000.00	0.00		14,076.67	FA
6. 2016 Nissan Rogue Estimated Mileage: 19,950	18,319.00	0.00		0.00	FA
7. Kitchen/Living Room/Bedroom furnishings	5,000.00	0.00		0.00	FA
8. 4 tv's, 3 computers, iPad, 3 iPhones, PS4, 2 DVD players	3,200.00	0.00		0.00	FA
9. 2 elliptical machines, 1 guitar	450.00	0.00		0.00	FA
10. Clothes and purses	2,000.00	0.00		0.00	FA
11. Rings, necklaces and earrings	700.00	0.00		0.00	FA
12. Cash	160.00	0.00		635.00	FA
13. Checking CACL Federal Credit Union	772.50	0.00		0.00	FA
14. Savings CACL Federal Credit Union	267.50	0.00		0.00	FA
15. Vacation Club BB&T	500.00	0.00		0.00	FA
16. Savings CACL Federal Credit Union	59.00	0.00		0.00	FA
17. Checking CACL Federal Credit Union	109.00	0.00		0.00	FA
18. 401(k) Wells Fargo Schuylkill Health System Defined Contribution Plan	8,334.00	0.00		0.00	FA
19. EQUI-VEST AXA	17,632.00	0.00		0.00	FA
20. Post-Petition Rents (u)	0.00	0.00		2,250.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	121,903.00	0.00		16,961.67	0.00

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

7-22-19 Discover Card Refund Ltr dmk
06-24-19-Quarterly Review of Status of Case for Outstanding Issues
11-26-18- Asset Case- Rental Properties
2-20-19 Quarterly Review

Initial Projected Date of Final Report(TFR) :09/30/2019

Current Projected Date of Final Report(TFR) : 12/31/2019

Trustee's Signature /s/William G. Schwab
William G. Schwab
811-1 Blakeslee Blvd Drive East
Lehighton, PA 18235
Phone : (610) 377-5200

Date: 10/18/2019

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 1

Case No: 18-04484
Case Name: Reiley, Marie J.

Trustee Name: William G. Schwab

Bank Name: Texas Capital Bank

Account Number/CD#: *****1953

Account Name: Checking Account

Taxpayer ID No: **-***0400
For Period Ending: 10/18/2019

Blanket bond (per case limit): 10,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
12/03/2018	[12]	MARIE REILEY	CASH FROM DEBTOR	1129-000	635.00		635.00
12/10/2018	[20]	ROBIN STROUSE 402 N. DELAWARE AVE MINERSVILLE, PA 17954	DECEMBER RENT -402 N. DELAWARE AVE., MINERSVILLE, PA	1222-000	650.00		1,285.00
12/12/2018	51001	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN KALAMAZOO, MI 49006	INSURANCE PREMIUM + INSTALLMENT FEE (INVOICE NO. 2002)	2990-000		473.92	811.08
12/17/2018	51002	MR. BARRY SPIELES 1220 MARKET STREET ASHLAND, PA 17921	PROPERTY MAINTENANCE (23 hrs.)	2990-000		345.00	466.08
01/07/2019	51003	MR. BARRY SPIELES 1220 MARKET STREET ASHLAND, PA 17921	PROPERTY MAINTENANCE	2990-000		115.00	351.08
01/08/2019	51004	INTERNATIONAL SURETIES, LTD. SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	Bond Premium	2300-000		0.22	350.86
01/21/2019	[20]	Sherry Marchefsky 612 Market Street 2nd Fl Potttsville, PA , 17901	Jan Rent for 612 Market Street 2nd Fl Pottsville, PA	1222-000	300.00		650.86

Page Subtotals

1,585.00

934.14

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 2

Case No: 18-04484
Case Name: Reiley, Marie J.

Trustee Name: William G. Schwab

Bank Name: Texas Capital Bank

Account Number/CD#: *****1953

Account Name: Checking Account

Taxpayer ID No: **-***0400
For Period Ending: 10/18/2019

Blanket bond (per case limit): 10,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
01/21/2019	[20]	Marcus Stoss 612 Market Street 1st Fl Pottsville PA, 17901	Jan Rent for 612 Market Street 1st Fl Pottsville, PA	1222-000	300.00		950.86
01/21/2019	51005	MR. BARRY SPIELES 1220 MARKET STREET ASHLAND, PA 17921	PROPERTY MAINTENANCE	2990-000		220.00	730.86
02/25/2019	51006	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN KALAMAZOO, MI 49006	INSURANCE PREMIUM + INSTALLMENT FEE (INVOICE NO. 2059)	2990-000		473.92	256.94
03/04/2019	[20]	Marcus Stoss 612 Market Street 1st Fl Pottsville PA, 17901	February Rent for 612 Market St 1st Floor Pottsville, PA	1222-000	400.00		656.94
03/27/2019	51007	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN KALAMAZOO, MI 49006	INSURANCE PREMIUM (Invoice No. 2087)	2990-000		473.92	183.02
04/11/2019	51008	US POSTMASTER LEHIGHTON, PA 18235	REIMBURSEMENT OF OUT-OF-POCKET POSTAGE (MISCELLANEOUS SERVICING FEES)	2690-000		9.00	174.02
04/15/2019	[20]	M. STOSS 612 W. MARKET STREET POTTSVILLE, PA 17901	RENT FOR 612 W. MARKET STREET, POTSVILLE, PA	1222-000	300.00		474.02

Page Subtotals

1,000.00

1,176.84

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 3

Case No: 18-04484
Case Name: Reiley, Marie J.

Trustee Name: William G. Schwab

Bank Name: Texas Capital Bank

Account Number/CD#: *****1953

Account Name: Checking Account

Taxpayer ID No: **-***0400
For Period Ending: 10/18/2019

Blanket bond (per case limit): 10,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
04/17/2019	[20]	Sherry Marchefsky 612 Market Street 2nd Fl Potttsville, PA , 17901	RENT FOR 612 MARKET ST., POTTSVILLE, PA	1222-000	300.00		774.02
04/24/2019	51009	BUSINESS CARD SERVICES PO BOX 84030 COLUMBIA, GA 31908-4030	REIMBURSEMENT OF CREDIT CARD CHARGES (FILING FEE)	2690-000		181.00	593.02
04/26/2019	51010	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN KALAMAZOO, MI 49006	INSURANCE PREMIUM (Invoice No. 2123)	2990-000		473.92	119.10
05/14/2019	51011	BARCLAYS	REIMBURSEMENT OF CREDIT CARD CHARGE (SERVICE OF NOTICE OF MOTION TO SELL REAL PROPERTY)	2690-000		36.30	82.80
05/14/2019	51012	BARCLAYS	REIMBURSEMENT OF CREDIT CARD CHARGE (SERVICE OF NOTICE OF MOTION TO ABANDON PROPERTY)	2690-000		22.10	60.70
06/11/2019	51013	DENA M. KISTLER	NOTARIAL SERVICES (SHORT SALE AFFIDAVIT)	2690-000		5.00	55.70
06/14/2019	51014	DENA M. KISTLER	NOTARIAL SERVICES (TRUSTEE DEED - SALE OF 402 N. DELAWARE AVE., MINERSVILLE)	2690-000		5.00	50.70

Page Subtotals

300.00

723.32

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No: 18-04484
Case Name: Reiley, Marie J.

Trustee Name: William G. Schwab

Bank Name: Texas Capital Bank

Account Number/CD#: *****1953

Account Name: Checking Account

Taxpayer ID No: **-***0400
For Period Ending: 10/18/2019

Blanket bond (per case limit): 10,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
06/24/2019	[5]	HOME SALE SETTLEMENT SERVICES 2213 QUARRY DRIVE SUITE 105 WEST LAWN, PA 19609	SALE PROCEEDS FOR 402 NORTH DELAWARE AVE, MINERSVILLE, PA PER COURT ORDER DATED 5-8-19 14,076.67 First American Title (569.00) Recdg Fee & Transfer Tax (273.50) Buyer's Premium-Auction.com (2,500.00) Final Water, Sewer Trash Bills (480.37) Minersville Tax Collector (666.71) BHHS Homesale Ralty (335.25) Payoff-Mr. Cooper (1,751.84)	1110-000 2500-000 2500-000 2500-000 2820-000 3520-000 4110-000	7,500.00		7,550.70
06/26/2019	51015	UPS PO BOX 7247-0244 PHILADELPHIA, PA 19170-0001	UPS OVERNIGHT FEE (Mailing of Executed Trustee Deed for the Sale of 402 N. Delaware Ave.)	2690-000		22.64	7,528.06
06/28/2019	51016	TRUSTEE INSURANCE AGENCY 2813 WEST MAIN KALAMAZOO, MI 49006	INSURANCE PREMIUM (Invoice No. 2157)	2990-000		127.25	7,400.81

Page Subtotals 7,500.00 149.89

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 5

Case No: 18-04484
Case Name: Reiley, Marie J.

Trustee Name: William G. Schwab

Bank Name: Texas Capital Bank

Account Number/CD#: *****1953

Account Name: Checking Account

Taxpayer ID No: **-***0400
For Period Ending: 10/18/2019

Blanket bond (per case limit): 10,000,000.00

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
08/01/2019	51017	UPS PO BOX 7247-0244 PHILADELPHIA, PA 19170-0001	UPS OVERNIGHT ADDITIONAL FEES	2690-000		4.86	7,395.95
08/01/2019	51018	PPL ELECTRIC UTILITIES 2 NORTH 9TH STREET CPC-GENN1 ALLENTOWN, PA 18101-1175	UTILITY BILL FOR 612 W. MARKET ST., POTTSVILLE (ACCT. NO. 45470-38026)	2690-000		568.20	6,827.75

Page Subtotals 0.00 573.06

COLUMN TOTALS	10,385.00	3,557.25
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	10,385.00	3,557.25
Less: Payments to Debtors		0.00
Net	10,385.00	3,557.25

All Accounts Gross Receipts:	16,961.67
All Accounts Gross Disbursements:	10,133.92
All Accounts Net:	6,827.75

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****1953 Checking Account	10,385.00	3,557.25	
Net Totals	10,385.00	3,557.25	6,827.75

Case: 18-04484
Reiley, Marie J.

William G. Schwab
CLAIMS REGISTER
EXHIBIT C Page 1

Claims Bar Date: 05/23/19 Government Bar Date: 07/23/19

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
	William G. Schwab, Trustee 811 BLAKESLEE BLVD DRIVE EAST LEHIGHTON , PA 18235	2100	0.00	2,446.17	2,446.17	0.00	2,446.17
	MR. BARRY J. SPIELES 1220 MARKET STREET ASHLAND, PA 17921	2990	0.00	0.00	680.00	680.00	0.00
ADMINISTRATIVE TOTAL			0.00	2,446.17	3,126.17	680.00	2,446.17
00004	Borough of Minersville 2 E Sunbury St Minersville, PA 17954 Filed: 05/22/19 Created Amount Claimed: \$480.37 Created Secured Claimed Amount: \$480.37 Created Filed By: Creditor Created Date Filed: 05/22/2019	4210	0.00	480.37	480.37	0.00	480.37
SECURED TOTAL			0.00	480.37	480.37	0.00	480.37
00001	Douglas and Robin Strouse 120 S 2nd St Saint Clair, PA 17970 Filed: 03/04/19 Created NO CLAIM DATA Created Amount Claimed: \$1400.00 Created Filed By: Creditor Created Date Filed: 03/04/2019	7100	0.00	1,400.00	1,400.00	0.00	1,400.00
00002	Discover Bank Discover PO Box 3025 New Albany, OH 43054 Filed: 03/12/19 Created NO CLAIM DATA Created Amount Claimed: \$12917.25 Created Filed By: Creditor Created Date Filed: 03/12/2019	7100	0.00	12,917.25	12,917.25	0.00	12,917.25

Case: 18-04484
Reiley, Marie J.

William G. Schwab
CLAIMS REGISTER
EXHIBIT C Page 2

Claims Bar Date: 05/23/19 Government Bar Date: 07/23/19

Claim No.	Creditors	UTC	Scheduled	Claimed	Allowed	Paid	Balance
00003	MIDLAND FUNDING LLC PO BOX 2011 WARREN , MI 48090 Filed: 04/16/19 Created Amount Claimed: \$5674.14 Created Filed By: Creditor Created Date Filed: 04/16/2019 Created Description: 9514	7100	0.00	5,674.14	5,674.14	0.00	5,674.14
UNSECURED TOTAL			0.00	19,991.39	19,991.39	0.00	19,991.39
REPORT TOTALS			0.00	22,917.93	23,597.93	680.00	22,917.93

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 5:18-bk-04484-RNO

Case Name: Reiley, Marie J.

Trustee Name: William G. Schwab

Balance on Hand

\$6,827.75

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00004	Borough of Minersville	\$ 480.37	\$ 480.37	\$ 0.00	\$ 0.00
Total to be paid to secured creditors					\$ 0.00
Remaining Balance					\$ 6,827.75

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: William G. Schwab, Trustee	\$ 2,446.17	\$ 0.00	\$ 2,446.17
Other: MR. BARRY J. SPIELES	\$ 680.00	\$ 680.00	\$ 0.00
Total to be paid for chapter 7 administrative expenses			\$ 2,446.17
Remaining Balance			\$ 4,381.58

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$19,991.39 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 21.9 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Douglas and Robin Strouse	\$ 1,400.00	\$ 0.00	\$ 306.85
00002	Discover Bank Discover Products Inc	\$ 12,917.25	\$ 0.00	\$ 2,831.17
00003	MIDLAND FUNDING LLC	\$ 5,674.14	\$ 0.00	\$ 1,243.56
Total to be paid to timely general unsecured creditors				\$ 4,381.58
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE